

REMARKS

Claims 1-30 are pending in the application.

Claims 3-6, 12-14 and 20 are in their original form.

Claims 18 and 30 were previously presented.

Claims 1, 2, 7-11, 15-17, 19, 21, 22, 28 and 29 are currently amended.

Applicant's Statement Concerning the Substance of the Interview

Applicant acknowledges with appreciation the Examiner's interview conducted by telephone on August 23, 2007. In attendance were applicant's attorney, Grady L. White, Examiner Kenneth L. Bartley, and Primary Examiner Jagdish Patel. During the course of the interview, applicant's attorney argued, in substance:

1. Applicant's Amendment A, filed on January 23, 2007, has already shown (and the Examiner has already agreed) that Sandhu does not teach generating a set of *standard* settlement dates. Therefore, the patentability of all of the claims over the combination of Sandhu and Moon has already been established.
2. Neither McDonald nor Park disclose or teach generation of a set of *standard* settlement dates. McDonald discloses associating a particular "liquidation date" to an event-based investment (where the particular liquidation date is arbitrarily selected so as to occur sufficiently later than the event so that the markets may have time to react to the event). Park discloses calculating whether a particular settlement date for a stock transaction falls due. But neither reference covers or even relates to automatically generating a "set" of liquidation dates or settlement dates pertaining to a transaction, much less automatically generating and displaying on a calendar for use by a user a "standard" set of liquidation/settlement dates.

With respect to claims 1-7 and 23-30, the Examiner agreed to withdraw the prior art rejection. With respect to claims 8-22, the Examiner agreed to withdraw the prior art rejection subject to finding new prior art and subject to further review of the current prior art in light of Mr. White's arguments.

During the course of the interview, it was agreed that the applicant would make the certain amendments in order to further clarify the claimed subject matter. First, in recognition of the fact that the invention identifies and generates sets of event dates and holiday dates, as opposed to generating sets of events and holidays, applicant agreed to replace the phrase “to generate a set of future market-related events” with the phrase “to identify and generate a set of future market-related event dates” and to replace the phrase “to generate a set of holidays” with the phrase “to identify and generate a set of holiday dates” wherever those phrases appear in claims 1-30. Second, with respect to claims 1, 8 and 28, applicant agreed to replace the phrase “pertaining to” with the phrase “based on.” And third, with respect to claims 23-25, applicant agreed to add the word “system” to the preambles to further clarify the subject matter. The above amendments, which add no new matter and are fully supported by the original specification, are intended to carry out all of the changes in claim language as agreed upon during the interview.

Additional Amendments

Claims 8 and 16 are currently amended in order to make it clear that the members of the sets of standard settlement dates, the sets of future market-related event dates and the sets of holiday dates identified and generated by the invention may be displayed on the display device in list format alongside the calendar, in addition to or instead of being displayed as visibly-distinguished graphical elements within the calendar. These amendments add no new matter and are also fully supported by the original specification, for example, at page 18, lines 9-11 (referring to the list of holidays and events displayed in Holiday and Events Detail Area 445), at page 19, lines 13-15 (referring to the list of settlement dates displayed in the Settlement Dates List Area 450), and FIGs. 4A and 4B.

Claims 1, 2, 9, 11, 23, 24, 25, 26, 28 and 29 are also currently amended to replace the phrase “that is a member” with the phrase “that corresponds to a member,” and to replace the phrase “that is not a member” with the phrase “that does not correspond to a member.” These amendments, which add no new matter and are fully supported by the original specification, for example, at page 4, line 16 – page 5, line 3, are intended to further clarify the subject matter

claimed and to make the language used in the claims more consistent with the language used in the specification.

Having dealt with all of the objections raised by the Examiner, the application is believed to be in condition for allowance. Early and favorable action is earnestly and respectfully requested.

Conditional Request for Constructive Assistance

If, for any reason this application is not believed to be in full condition for allowance, applicant respectfully requests the constructive assistance and suggestions of the Examiner pursuant to M.P.E.P § 2173.02 and § 707.07(i) in order that the undersigned can place this application in allowable condition as soon as possible and without the need for further proceedings.

Request for Time Extensions and Payment of Fees, If Required

If any extension of time or additional fees for this Amendment are required, applicant hereby requests that this paper be considered a petition therefore. The Director is hereby authorized to charge any additional fees to Deposit Account No. 50-2839 under Attorney Docket No. 26977-010US1.

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Very Respectfully submitted,

By /Grady L. White/
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